

Your Quarterly News



Annual Members' Meeting

Sacramento Credit Union's Annual Meeting will be held on **February 19, 2026, at 7:00 p.m., 800 H Street, Sacramento**. If you are interested in attending the meeting, please contact Sharon Grafton at sgrafton@sactocu.org or (916) 444-6070 ext. 3019 for information on how to attend.

In conjunction with the 2026 Annual Meeting, SCU will hold its annual Board of Directors and Supervisory Committee election. **Two Director positions and three Supervisory Committee positions for three-year terms are open for election.**

The following incumbents have expressed their intent to run for re-election for the following term:

Name	Office	Term of Office
Les Brown	Board of Directors	2026 – 2029
Herman Li	Board of Directors	2026 – 2029
Sophia McBeth-Childs	Supervisory Committee	2026 – 2029
Hannah Gabriel	Supervisory Committee	2026 – 2029
Karamel Jett	Supervisory Committee	2026 – 2029

Directors and Committee members who **are not** up for election at this meeting are as follows:

Name	Office	Term of Office
Willie Southward	Board of Directors	2025 – 2028
Aron Brewer	Board of Directors	2024 – 2027
Judy McGarry	Board of Directors	2024 – 2027
Ross Huggins	Board of Directors	2025 – 2028
Jim Culleton	Board of Directors	2024 – 2027
Remie Diva	Supervisory Committee	2024 – 2027
Gene Webb	Supervisory Committee	2025 – 2028

Candidates who wish to run for election for one of the open positions should submit a resume of general qualifications to include personal identification, education, and employment information, and a statement indicating the candidate's special attributes and interests that may be beneficial to Sacramento Credit Union and the desired position. All resumes must be received no later than October 28, 2025. Applications will not be considered after that date. Send your resumes to Les Brown, c/o Sacramento Credit Union, P.O. Box 2351, Sacramento, CA 95812-2351.

As an alternative to nomination by committee, nominations may also be made by petition. If you wish to run for election by petition, please call the Sacramento Credit Union Executive Offices, 916-444-6070, extension 3019, to request nomination by petition procedures. All petitions must be completed and delivered to an officer of the credit union by December 12, 2025. If you mail your petition, the postmark date will be used to determine the effective date of the petition. The bylaws do not permit nominations to be taken from the floor.



Our Free Rewards Checking Account Earns 4.35% APY¹

With Free Rewards Checking, your everyday banking does more. Earn a competitive 4.35% APY on balances up to \$20,000¹, access 30,000+ nationwide surcharge-free ATMs, and get your payday 2 days early². Best of all, it's truly free — no monthly fees, no hidden catches.

We believe your money should work as hard as you do. Free Rewards Checking is one of the best ways to get more out of your membership while keeping your finances simple, flexible, and local.

The Checking Account that pays you back.

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Join Us for Safetyville's Trick or Treat Event

You won't want to miss this one! Come out and bring your family to Trick or Treat Safetyville for some Halloween fun on **Saturday, October 25, from 11:00 a.m. to 5:00 p.m. at Safetyville USA, 3909 Bradshaw Road in Sacramento.**

Choose a fun, spooky, and safe Halloween experience for your kids this year. Bring your trick-or-treaters to the SCU booth for treats and fun giveaways. Plus, learn about our savings and checking accounts just for kids.

Trick or Treat Safetyville will feature games, fun activities, entertainment, educational materials, and lots of Trick or Treat stations. The miniature town of Safetyville will be decked out for the Halloween holiday.

Through field trips, community events, and outreach, Safetyville USA provides community members with the skills, knowledge, and resources that can keep them safe and healthy across all areas and stages of their lives.

Tickets are \$7.50 per person, with children ages 2 and under free. Proceeds go to fund Safetyville programs.

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Stay connected!

As a valuable member, we want to make sure that you stay up-to-date on all things SCU. Follow us on your favorite social media platforms to receive the latest notifications on promotions, news, and events.



¹ APY=Annual Percentage Yield. Minimum to open account is \$25. Rate tiers are as follows: 4.35% APY applies to balances of \$0.01 - \$20,000 and 0.10% APY applies to balances over \$20,000 if qualifications are met during the monthly qualification cycle. Monthly qualifications are: (1) View your monthly statement via e-Statements (2) Make at least 12 purchases each month with your SCU Visa debit card (3) Make sure at least one direct deposit or ACH auto debit posts and clears. 0.01% APY applies to all balances if monthly qualifications are not met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. ATM Fee reimbursements on ATM surcharge fees, up to \$4.99 per transaction up to \$25 provided only if qualifications are met within the monthly qualification cycle. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. Checking account opened must be qualified based upon standard Sacramento Credit Union guidelines. Monthly Qualification Cycle means the current Statement Cycle. Statement Cycle means the period of time covered by the statement for your account.

² We offer the possibility of accessing incoming direct deposits made through ACH up to two days prior to the scheduled payment date. While we strive to provide early availability for direct deposits, it's important to note that this service is not guaranteed, and availability may vary for each deposit. Factors such as the timing of the originator's instructions, any predetermined limitations on early availability, and fraud prevention screening may influence fund availability. Please note that certain types of deposits, such as physical checks, remote check deposits, and other online transfers or electronic credits, are not eligible for Early Pay Day deposits or credits to your account.

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